

State of Washington
Office of the Insurance Commissioner
2001 Washington Market Share and Loss Ratio

Top 40 Authorized Companies
Zero Premium and Loss Companies Excluded

Line of Business: Fire

All Dollars in Thousands

Rank	Company Name	NAIC Cod	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Safeco Ins Co Of Amer	24740	WA	\$8,684	10.16%	\$8,716	\$5,382	61.74%
2	Affiliated FM Ins Co	10014	RI	\$6,114	7.15%	\$5,206	\$934	17.95%
3	Factory Mut Ins Co	21482	RI	\$5,345	6.26%	\$5,400	\$964	17.85%
4	American Security Ins Co	42978	DE	\$4,576	5.35%	\$3,809	\$918	24.11%
5	Allianz Ins Co	35300	CA	\$4,182	4.89%	\$3,967	\$8,505	214.42%
6	American Guarantee & Liability Ins	26247	NY	\$3,481	4.07%	\$2,939	\$125	4.24%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$2,580	3.02%	\$2,478	\$1,941	78.32%
8	United States Fire Ins Co	21113	NY	\$2,384	2.79%	\$766	(\$100)	(13.12)%
9	Allstate Ins Co	19232	IL	\$2,254	2.64%	\$2,205	\$1,815	82.29%
10	American States Ins Co	19704	IN	\$2,250	2.63%	\$1,970	\$1,595	80.96%
11	North Pacific Ins Co	23892	OR	\$2,150	2.52%	\$2,213	\$1,293	58.41%
12	Unigard Ins Co	25747	WA	\$1,982	2.32%	\$1,816	\$1,147	63.14%
13	Lumbermens Underwriting Alliance	23108	MO	\$1,954	2.29%	\$1,123	\$355	31.65%
14	Hartford Fire In Co	19682	CT	\$1,901	2.22%	\$1,493	\$259	17.38%
15	Zurich American Ins Co	16535	NY	\$1,882	2.20%	\$1,886	\$2,021	107.14%
16	Westchester Fire Ins Co	21121	NY	\$1,772	2.07%	\$1,759	\$4,694	266.89%
17	Travelers Ind Co Of IL	25674	IL	\$1,766	2.07%	\$1,539	\$538	34.94%
18	Pemco Mut Ins Co	24341	WA	\$1,649	1.93%	\$1,614	\$1,293	80.12%
19	National Cas Co	11991	WI	\$1,331	1.56%	\$1,312	\$847	64.59%
20	Grange Ins Assn	22101	WA	\$1,064	1.25%	\$1,076	\$740	68.82%
21	United Services Auto Assoc	25941	TX	\$1,063	1.24%	\$1,052	\$463	44.00%
22	St Paul Fire & Marine Ins Co	24767	MN	\$885	1.04%	\$727	\$616	84.74%
23	Balboa Ins Co	24813	CA	\$881	1.03%	\$815	\$261	32.04%
24	Travelers Ind Co	25658	CT	\$821	0.96%	\$781	\$9,890	1266.64%
25	Greenwich Ins Co	22322	CA	\$812	0.95%	\$719	\$1,242	172.71%
26	Universal Underwriters Ins Co	41181	KS	\$798	0.93%	\$824	\$1,657	201.13%
27	Royal Ind Co	24678	DE	\$776	0.91%	\$676	\$56	8.21%
28	Western Natl Assur Co	24465	WA	\$747	0.87%	\$729	\$63	8.58%
29	Westport Ins Corp	34207	MO	\$735	0.86%	\$927	(\$315)	(34.01)%
30	Oregon Mut Ins Co	14907	OR	\$735	0.86%	\$685	\$529	77.25%
31	Trinity Universal Ins Co Of KS	15954	KS	\$730	0.85%	\$719	\$54	7.46%
32	Ace American Ins Co	22667	PA	\$693	0.81%	\$852	\$366	43.00%
33	Employers Ins Of Wausau	21458	WI	\$689	0.81%	\$643	\$13	2.04%
34	Fidelity & Deposit Co Of MD	39306	MD	\$676	0.79%	\$538	\$252	46.82%
35	St Paul Mercury Ins Co	24791	MN	\$638	0.75%	\$758	\$605	79.82%
36	Glens Falls Ins Co	34622	DE	\$566	0.66%	\$322	\$291	90.21%
37	American Economy Ins Co	19690	IN	\$554	0.65%	\$572	\$41	7.16%
38	American Modern Home Ins Co	23469	OH	\$553	0.65%	\$537	\$167	31.08%
39	Security Natl Ins Co	19879	TX	\$436	0.51%	\$248	\$18	7.21%
40	Nationwide Mut Ins Co	23787	OH	\$418	0.49%	\$331	\$56	16.99%
All 188 Other Companies								
				\$12,019	14.07%	\$12,078	\$13,300	110.12%
Totals (Loss Ratio is average)				\$85,523	100.00%	\$78,819	\$64,889	82.33%

(1)Excluding all Loss Adjustment Expenses (LAE)